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Certificate of Notice Page 1 of 4 Eastern District of Pennsylvania

In re: LaKeisha N. Gadson Debtor

Case No. 17-10325-elf Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2 User: Randi Page 1 of 1 Date Rcvd: Mar 12, 2018 Form ID: pdf900 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 14, 2018.

db +LaKeisha N. Gadson, 2553 S. 67th Street, Philadelphia, PA 19142-2703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 14, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2018 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) KMcDonald@blankrome.com

U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE LEON P. HALLER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com MATTEO SAMUEL WEINER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmllawgroup.com

MICHAEL A. CATALDO2 on behalf of Debtor Lakeisha N. Gadson ecf@ccpclaw.com,

igotnotices@ccpclaw.com

MICHAEL A. CIBIK2 on behalf of Debtor LaKeisha N. Gadson ecf@ccpclaw.com,

igotnotices@ccpclaw.com

REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

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IN THE UNITED STATES BANKBUPTCY COURT

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

LaKeisha N. Gadson a/k/a LaKeisha Thomas Debtor

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)

NO. 17-10325 ELF

Movant

VS.

LaKeisha N. Gadson a/k/a LaKeisha Thomas Debtor

11 U.S.C. Section 362

52910

William C. Miller, Esq.
Trustee

## STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is \$4,658.40, which breaks down as follows;

Post-Petition Payments:

September 2017 to October 2017 at \$506.00/month

November 2017 to March 2018 at \$505.00/month

Late Charges:

\$14.20/month for the months of August 2017 to February 2018

Suspense Balance:

\$9.00

Fees & Costs Relating to Motion:

\$1,031.00

- **Total Post-Petition Arrears**
- \$4,658.40
- 2. The Debtor shall cure said arrearages in the following manner:
- a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of \$4,658.40.
- b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of \$4,658.40 along with the pre-petition arrears;
- c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.
- 3. Beginning with the payment due April 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$505.00 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

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4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

- 7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
- 8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.
  - 9. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 28, 2018

By: /s/ Kevin G. McDonald, Esquire

Kevin G. McDonald, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000 Philadelphia, PA 19106-1532

(215)-627-1322 FAX (215) 627-7734

Date: 3 - 5-18

Michael A. Cataldo, Esquire Michael A. Cibik, Esquire

Attorneys for Debtor

NO OBJECTION

William C. Miller Chapter 13 Trustee

\*without prejudice to any trustee rights or remedies

**ORDER** Filed 03/14/18 Entered 03/15/18 01:06:32 Desc Imaged Case 17-10325-elf Doc 47 Page 4 of 4

Approved by the Court this 12th day of March retains discretion regarding entry of any further order.

\_, 2018. However, the court

ERIC L. FRANK U.S. BANKRUPTCY JUDGE